



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [BREMER FINANCIAL CORPORATION](#)

City/State [SAINT PAUL, MN](#)

Bank Holding Company Information

Federal Reserve District: [9](#)

Consolidated Assets (\$000): [15,833,979](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BREMER FINANCIAL CORPORATION
380 SAINT PETER STREET
SUITE 500
SAINT PAUL, MN 55102

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	15,773,280	14,002,645	14,720,360	12,729,549	12,082,051
Net income (\$000)	102,273	77,077	155,042	156,002	145,924
Number of BHCs in peer group	131	127	128	125	118

Earnings and Profitability:	BHC	Peer # 1	Pct												
Percent of Average Assets															
Net interest income (tax equivalent)	2.87	2.65	62	3.17	2.84	72	3.02	2.77	68	3.16	3.01	52	3.24	3.08	52
+ Non-interest income	0.94	1.11	50	1.01	1.14	48	1.02	1.21	49	1	1.32	45	1.03	1.31	43
- Overhead expense	2.23	2.24	52	2.46	2.63	49	2.49	2.57	58	2.52	2.69	43	2.70	2.71	53
- Provision for credit losses	-0.12	-0.15	46	0.28	0.85	13	0.19	0.51	13	0.04	0.15	21	0.01	0.14	13
+ Securities gains (losses)	0	0.01	63	0	0.03	52	0	0.02	43	0	0.01	54	-0.01	0	19
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.70	1.79	50	1.44	0.64	86	1.37	1.04	74	1.60	1.56	51	1.56	1.57	44
Net operating income	1.30	1.36	50	1.10	0.48	85	1.05	0.81	72	1.23	1.19	50	1.21	1.24	42
Net income	1.30	1.35	50	1.10	0.50	85	1.05	0.82	72	1.23	1.19	50	1.21	1.24	42
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.19	3.14	51	3.92	3.78	56	3.60	3.55	51	4.30	4.41	41	4.15	4.24	45
Interest expense	0.16	0.27	25	0.57	0.66	42	0.41	0.52	38	0.96	1.08	41	0.73	0.86	41
Net interest income (tax equivalent)	3.02	2.85	58	3.35	3.10	64	3.19	3.01	55	3.34	3.33	45	3.43	3.38	42
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.06	0.13	2	0.17	0.28	48	0.08	0.27	26	0.05	0.21	24	0.01	0.22	13
Earnings coverage of net loan and lease losses (X)	-36.18	4.52	12	13.95	21.56	54	27.97	22.91	71	47.42	24.40	82	158.55	21.75	94
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	1.39	37	1.15	1.51	27	1.21	1.58	31	1.23	0.83	84	1.34	0.90	83
Allowance for loan and lease losses / Total loans and leases	1.20	1.37	39	1.14	1.48	28	1.20	1.55	31	1.23	0.81	84	1.33	0.89	84
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.28	0.63	16	0.52	0.66	39	0.49	0.71	37	0.61	0.57	59	0.91	0.61	82
30-89 days past due loans and leases / Total loans and leases	0.29	0.27	65	0.23	0.36	37	0.18	0.39	23	0.30	0.43	41	0.27	0.44	28
Liquidity and Funding															
Net noncore funding dependence	0.17	-1.82	62	7.49	6.94	52	4.70	3.20	59	11.22	14.45	40	12.94	16.62	43
Net short-term noncore funding dependence	-0.49	-8.21	75	6.91	-2.29	78	4.07	-4.76	79	10.31	3.38	70	11.55	4.66	71
Net loans and leases / Total assets	64.33	59.81	62	69.75	63.21	64	67.48	61.58	63	67.35	63.77	48	66.02	63.98	42
Capitalization															
Tier 1 leverage ratio	8.88	9.11	47	8.67	9.03	41	8.51	9.13	35	9.65	9.76	54	9.76	9.71	52
Holding company equity capital / Total assets	9.07	10.88	21	9	11.06	21	8.83	11.16	17	9.78	12.43	18	9.37	12.22	10
Total equity capital (including minority interest) / Total assets	9.07	11.01	19	9	11.18	18	8.83	11.29	14	9.78	12.57	16	9.37	12.27	10
Common equity tier 1 capital / Total risk-weighted assets	12.51	12.69	55	11.79	12.01	50	11.88	12.38	46	11.74	12.17	46	12.08	12.12	59
Net loans and leases / Equity capital (X)	7.10	5.51	81	7.75	5.78	81	7.64	5.58	84	6.89	5.21	83	7.05	5.29	82
Cash dividends / Net income	34.26	25.30	69	61.50	60.26	56	51.47	42.30	64	56.15	33.12	89	52.36	27.31	88
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				17.36
Growth Rates															
Assets	5.02	9.29	38	18.30	17.07	59	19.75	16.68	62	8.01	9.26	60	1.65	7	24
Equity capital	5.78	9.31	44	12.04	6.16	76	8.10	6.99	63	12.78	10.49	73	1.61	7.89	29
Net loans and leases	-3.14	0.79	40	22.74	13.26	81	19.98	9.07	83	10.18	9.10	66	0.12	7.89	11
Noncore funding	-21.67	-23.76	52	-6.77	-2.41	45	-2	-12.18	64	0.44	6.59	42	-13.83	10.67	13
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	7.29	11.05	48	7.95	13.39	53	7.67	13.56	47	7.88	13.04	57	8.49	13.37	56
Equity investment in subsidiaries / Equity capital	103.26	103.07	53	104.23	103.11	60	104.19	102.81	62	104.19	103.22	57	103.26	103.10	55
Cash from ops + noncash items + op expense / Op expense + dividends	112.67	130.64	47	88.68	154.33	28	97.23	147.24	19	84.24	190.27	10	107.84	174.91	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	194,842	201,508	392,426	399,714	369,514	-3.31	24.52
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	180,582	185,968	362,175	368,306	339,554	-2.90	25.47
Tax-exempt income on loans and leases.....	14,260	15,540	30,251	31,408	29,960	-8.24	13.69
Estimated tax benefit on income on loans and leases.....	3,659	3,987	7,749	8,073	7,718	-8.22	-43.89
Income on loans and leases (tax equivalent).....	198,501	205,495	400,175	407,787	377,232	-3.40	21.79
Investment interest income (tax equivalent).....	38,815	52,480	99,081	106,818	93,879	-26.04	-5.54
Interest on balances due from depository institutions.....	431	436	844	1,882	1,853	-1.15	31.00
Interest income on other earning assets.....	661	874	1,439	1,722	1,616	-24.37	57.38
Total interest income (tax equivalent).....	238,408	259,285	501,539	518,209	474,580	-8.05	16.39
Interest on time deposits of \$250K or more	1,006	3,282	5,368	8,898	5,414	-69.35	
Interest on time deposits < \$250K.....	1,988	7,709	11,559	20,735	14,549	-74.21	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,045	19,752	29,403	68,745	50,533	-69.40	7.89
Interest on other borrowings and trading liabilities.....	1,518	4,755	6,702	12,174	7,375	-68.08	-49.18
Interest on subordinated debt and mandatory convertible securities	1,701	2,094	3,820	5,485	5,236	-18.77	65.63
Total interest expense.....	12,258	37,592	56,852	116,037	83,107	-67.39	-20.25
Net interest income (tax equivalent).....	226,150	221,693	444,687	402,172	391,473	2.01	19.37
Non-interest income.....	74,020	70,419	149,944	127,532	124,334	5.11	34.34
Adjusted operating income (tax equivalent)	300,170	292,112	594,631	529,704	515,807	2.76	22.74
Overhead expense.....	175,934	172,024	366,506	320,191	325,762	2.27	16.48
Provision for credit losses.....	-9,841	19,366	27,323	5,650	1,000		
Securities gains (losses)	232	312	364	128	-1,052	-25.64	-92.35
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	134,309	101,034	201,166	203,991	187,993	32.93	46.06
Applicable income taxes	26,795	18,230	34,971	36,272	30,173	46.98	15.32
Tax equivalent adjustments	5,241	5,727	11,153	11,717	11,896	-8.49	-52.24
Applicable income taxes (tax equivalent).....	32,036	23,957	46,124	47,989	42,069	33.72	-6.35
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	102,273	77,077	155,042	156,002	145,924	32.69	77.11
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	102,273	77,077	155,042	156,002	145,924	32.69	77.11
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	102,273	77,077	155,042	156,002	145,924	32.69	77.11
Investment securities income (tax equivalent).....	38,815	52,480	99,081	106,818	93,879	-26.04	-5.54
US Treasury and agency securities (excluding mortgage-backed securities)	207	263	493	634	809	-21.29	-67.55
Mortgage-backed securities	30,566	42,939	80,688	85,873	70,087	-28.82	14.57
All other securities	8,042	9,278	17,900	20,311	22,983	-13.32	-41.61
Cash dividends declared.....	35,040	47,400	79,800	87,600	76,404	-26.08	39.05
Common	35,040	47,400	79,800	87,600	76,404	-26.08	39.05
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.02	2.92	58	3.70	3.46	70	3.41	3.27	61	4.07	4	58	3.93	3.87	57
Less: Interest expense	0.16	0.25	26	0.54	0.61	46	0.39	0.48	41	0.91	0.98	45	0.69	0.79	42
Equals: Net interest income (tax equivalent)	2.87	2.65	62	3.17	2.84	72	3.02	2.77	68	3.16	3.01	52	3.24	3.08	52
Plus: Non-interest income	0.94	1.11	50	1.01	1.14	48	1.02	1.21	49	1	1.32	45	1.03	1.31	43
Equals: adjusted operating income (tax equivalent)	3.81	3.82	57	4.17	4.05	60	4.04	4.04	55	4.16	4.41	38	4.27	4.46	39
Less: Overhead expense	2.23	2.24	52	2.46	2.63	49	2.49	2.57	58	2.52	2.69	43	2.70	2.71	53
Less: Provision for credit losses	-0.12	-0.15	46	0.28	0.85	13	0.19	0.51	13	0.04	0.15	21	0.01	0.14	13
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	62	0	0.03	52	0	0.02	43	0	0.01	54	-0.01	0	18
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.70	1.79	50	1.44	0.64	86	1.37	1.04	74	1.60	1.56	51	1.56	1.57	44
Less: Applicable income taxes (tax equivalent)	0.41	0.41	57	0.34	0.16	88	0.31	0.23	74	0.38	0.36	54	0.35	0.33	52
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.30	1.36	50	1.10	0.48	85	1.05	0.81	72	1.23	1.19	50	1.21	1.24	42
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.30	1.35	50	1.10	0.50	85	1.05	0.82	72	1.23	1.19	50	1.21	1.24	42
Memo: Net income (last four quarters)	1.15	1.25	43	1.20	0.81	78	1.05	0.82	72	1.23	1.19	50	1.21	1.24	42
Net income—BHC and noncontrolling (minority) interest	1.30	1.37	50	1.10	0.50	85	1.05	0.83	72	1.23	1.20	50	1.21	1.25	42
Margin Analysis															
Average earning assets / Average assets	94.90	93.15	71	94.46	91.74	79	94.60	92.32	76	94.60	91.05	84	94.56	91.48	83
Average interest-bearing funds / Average assets	60.81	62.32	46	63.97	65.48	46	62.89	64.06	47	66.49	65.57	55	65.52	65.56	50
Interest income (tax equivalent) / Average earning assets	3.19	3.14	51	3.92	3.78	56	3.60	3.55	51	4.30	4.41	41	4.15	4.24	45
Interest expense / Average earning assets	0.16	0.27	25	0.57	0.66	42	0.41	0.52	38	0.96	1.08	41	0.73	0.86	41
Net interest income (tax equivalent) / Average earning assets	3.02	2.85	58	3.35	3.10	64	3.19	3.01	55	3.34	3.33	45	3.43	3.38	42
Yield or Cost															
Total loans and leases (tax equivalent)	3.71	4.05	33	4.25	4.44	44	3.94	4.27	33	4.76	5.09	30	4.63	4.95	31
Interest-bearing bank balances	0.11	0.11	53	0.57	0.50	67	0.23	0.27	43	2.74	2.04	84	2.07	1.64	84
Federal funds sold and reverse repos	0	0.26	20	0.25	0.94	17	0.09	0.68	16	1.29	2.44	15	0.59	2.17	7
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.12	3.11	47	3.83	3.74	54	3.52	3.51	48	4.21	4.36	39	4.05	4.20	41
Investment securities (tax equivalent)	2.36	1.80	86	3.34	2.51	92	3.19	2.25	94	3.25	2.76	84	3	2.68	77
US Treasury and agency securities (excluding mortgage-backed securities)	3.87	1.28	97	3.95	2.01	93	3.91	1.75	93	3.99	2.32	91	4.12	2.05	98
Mortgage-backed securities	2.07	1.56	89	3.36	2.33	97	3.14	2.05	98	3.19	2.61	92	2.86	2.50	87
All other securities	3.42	2.91	70	3.33	3.48	56	3.26	3.24	59	3.46	4.06	33	3.33	4.20	33
Interest-bearing deposits	0.13	0.24	28	0.53	0.70	37	0.37	0.53	32	0.92	1.10	36	0.69	0.81	43
Time deposits of \$250K or more	0.57	0.76	33	1.85	1.67	65	1.44	1.42	48	2.28	1.96	74	1.69	1.44	69
Time deposits < \$250K	0.57	0.72	37	1.65	1.58	56	1.34	1.36	49	1.92	1.82	51	1.45	1.29	59
Other domestic deposits	0.15	0.17	55	0.57	0.50	68	0.40	0.36	64	1.10	0.93	69	0.85	0.67	74
Foreign deposits	0	0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.06	0.19	21	0.10	0.85	3	0.09	0.62	3	0.12	1.86	5	0.13	1.51	3
Other borrowed funds and trading liabilities	0.94	1.31	35	1.35	1.62	32	1.28	1.50	39	2.17	2.38	35	1.81	2.28	20
All interest-bearing funds	0.26	0.40	27	0.84	0.92	49	0.61	0.74	40	1.37	1.49	45	1.05	1.19	40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	74,020		70,419		149,944		127,532		124,334						
Fiduciary activities income	11,048		10,453		20,648		21,961		23,014						
Service charges on deposit accounts - domestic	7,676		7,569		15,183		18,040		18,486						
Trading revenue.....	3,632		4,579		8,663		7,107		3,963						
Investment banking fees and commissions.....	9,092		7,301		15,221		15,096		15,487						
Insurance activities revenue.....	6,012		6,118		16,749		16,020		15,440						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	3,313		-6,739		-6,638		1,096		4,296						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	21,738		29,396		56,348		24,874		20,210						
Other non-interest income.....	11,509		11,742		23,770		23,338		23,438						
Total overhead expenses	175,934		172,024		366,506		320,191		325,762						
Personnel expense.....	114,330		111,852		241,463		207,868		214,844						
Net occupancy expense.....	20,468		20,460		41,939		39,767		42,847						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	457		457		914		914		914						
Other operating expenses.....	40,679		39,255		82,190		71,642		67,157						
Fee income on mutual funds and annuities.....	2,592		2,285		4,655		15,096		15,487						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	1,611		1,637		1,676		1,651		1,794						
Average personnel expense per employee.....	70.97		68.33		144.07		125.90		119.76						
Average assets per employee.....	9,790.99		8,553.85		8,783.03		7,710.21		6,734.70						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.50	2.15	71	3.24	2.20	69	3.10	2.02	71	11.84	2.72	94	12.46	3.08	95
Overhead expenses / Net Interest Income + non-interest income	59.65	59.03	47	60.07	63.28	43	62.81	62.28	58	61.81	61.29	56	64.65	60.88	71
Percent of Average Assets															
Total overhead expense	2.23	2.24	52	2.46	2.63	49	2.49	2.57	58	2.52	2.69	43	2.70	2.71	53
Personnel expense.....	1.45	1.25	71	1.60	1.31	80	1.64	1.30	81	1.63	1.41	74	1.78	1.44	81
Net occupancy expense.....	0.26	0.24	61	0.29	0.26	66	0.28	0.26	65	0.31	0.28	64	0.35	0.28	75
Other operating expenses.....	0.52	0.73	21	0.57	0.99	14	0.56	0.94	15	0.57	0.97	12	0.56	0.97	7
Overhead less non-interest income	1.29	1.10	65	1.45	1.36	62	1.47	1.25	72	1.51	1.32	61	1.67	1.38	65
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.61	58.45	47	58.89	62.83	42	61.64	61.82	54	60.45	60.64	54	63.16	60.37	66
Personnel expense.....	38.09	33.10	74	38.29	32.43	84	40.61	32.36	89	39.24	32.39	85	41.65	32.51	92
Net occupancy expense.....	6.82	6.33	58	7	6.65	54	7.05	6.58	59	7.51	6.52	69	8.31	6.48	81
Other operating expenses.....	13.70	18.60	14	13.59	23.06	9	13.98	22.28	7	13.70	21.20	6	13.20	20.90	3
Total non-interest income	24.66	28.18	46	24.11	27.40	46	25.22	28.83	46	24.08	29.23	48	24.10	28.50	46
Fiduciary activities income	3.68	2.24	71	3.58	2.10	73	3.47	2.09	72	4.15	1.97	78	4.46	2.14	80
Service charges on domestic deposit accounts	2.56	3.19	38	2.59	3.35	34	2.55	3.27	34	3.41	3.88	40	3.58	4.15	43
Trading revenue.....	1.21	0.72	80	1.57	1.60	71	1.46	1.28	74	1.34	1.18	73	0.77	0.85	68
Investment banking fees and commissions.....	3.03	2.52	72	2.50	2.64	66	2.56	2.46	67	2.85	3.54	67	3	3.42	71
Insurance activities revenue.....	2	0.37	90	2.09	0.39	91	2.82	0.41	92	3.02	0.47	92	2.99	0.47	92
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	1.10	0.55	81	-2.31	-0.20	9	-1.12	0.01	12	0.21	0.28	59	0.83	0.65	69
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	7.24	3.83	80	10.06	2.89	89	9.48	3.92	86	4.70	1.86	87	3.92	1.61	84
Other non-interest income.....	3.83	9.26	14	4.02	9.31	19	4	9.65	17	4.41	10.04	16	4.54	9.86	15
Overhead less non-interest income	33.95	29.94	55	34.78	34.19	52	36.42	31.93	60	36.37	31.06	56	39.05	31.46	73
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.95	21.54	30	18.04	18.39	40	17.38	18.63	34	17.78	20.56	25	16.05	19.04	23
Applicable income tax + TE / Pretax net operating income + TE	23.85	23.10	65	23.71	22.75	60	22.93	21.18	58	23.53	23.23	57	22.38	21.56	54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	6,952,263	6,340,312	6,911,176	6,141,243	5,539,902	9.65	36.64	
Commercial and industrial loans	1,882,044	2,659,438	2,352,729	1,271,845	1,138,073	-29.23	50.13	
Loans to individuals	119,690	144,141	133,426	160,166	191,643	-16.96	-59.88	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	514,970	638,344	536,386	597,331	581,592	-19.33	-22.59	
Other loans and leases	840,798	855,850	837,341	808,584	707,176	-1.76	60.55	
Less: Unearned income	48	49	49	50	53	-2.04	-21.31	
Loans and leases, net of unearned income	10,309,717	10,638,036	10,771,009	8,979,119	8,158,333	-3.09	31.69	
Less: Allowance for loan and lease losses	123,239	121,376	129,785	110,232	108,756	1.53	18.12	
Net loans and leases	10,186,478	10,516,660	10,641,224	8,868,887	8,049,577	-3.14	31.87	
Debt securities that reprice or mature in over 1 year	3,201,576	2,624,276	2,783,031	2,714,676	2,733,141	22.00	40.64	
Mutual funds and equity securities	0	0	0	0	0			-100.00
Subtotal	13,388,054	13,140,936	13,424,255	11,583,563	10,782,718	1.88	33.87	
Interest-bearing bank balances	1,124,940	322,496	769,159	82,193	57,553	248.82	504.12	
Federal funds sold and reverse repos	2,241	191	2,504	88	437	1073.30	538.46	
Debt securities that reprice or mature within 1 year	328,321	581,665	495,682	554,616	474,547	-43.55	-25.63	
Trading assets	100,270	167,640	139,589	80,585	18,189	-40.19	352.54	
Total earning assets	14,943,826	14,212,928	14,831,189	12,301,045	11,333,444	5.14	40.30	
Non-interest-bearing cash and due from depository institutions	135,659	122,870	157,569	150,586	183,950	10.41	77.38	
Premises, fixed assets, and leases	125,028	121,975	122,201	124,284	125,326	2.50	-7.48	
Other real estate owned	762	2,122	1,785	1,141	1,900	-64.09	-84.92	
Investment in unconsolidated subsidiaries	1,856	1,856	1,856	1,856	1,856	0.00	0.00	
Intangible and other assets	626,848	615,732	655,770	589,990	545,562	1.81	33.15	
Total assets	15,833,979	15,077,483	15,770,370	13,168,902	12,192,038	5.02	39.62	
Quarterly average assets	15,824,215	14,894,303	15,712,944	13,066,577	12,200,969	6.24	43.58	
Average loans and leases (YTD)	10,714,746	9,663,952	10,158,813	8,560,414	8,139,298	10.87	41.27	
Memoranda								
Loans held-for-sale	63,776	92,521	45,137	48,228	18,655	-31.07	3.60	
Loans not held-for-sale	10,245,941	10,545,515	10,725,872	8,930,891	8,139,678	-2.84	31.91	
Real estate loans secured by 1–4 family	1,511,720	1,226,538	1,448,719	1,181,533	1,063,962	23.25	53.27	
Commercial real estate loans	4,797,231	4,444,939	4,800,799	4,293,238	3,821,029	7.93	37.85	
Construction and land development	781,325	547,520	722,823	451,903	395,067	42.70	71.33	
Multifamily	840,322	851,662	888,143	802,411	612,633	-1.33	45.79	
Nonfarm nonresidential	3,175,584	3,045,757	3,189,833	3,038,924	2,813,329	4.26	29.74	
Real estate loans secured by farmland	643,312	668,835	661,658	666,472	654,911	-3.82	3.45	
Total investment securities	3,529,897	3,205,941	3,278,713	3,269,292	3,207,688	10.10	29.88	
U.S. Treasury securities	306	312	310	454	296	-1.92	52.24	
US agency securities (excluding mortgage-backed securities)	10,555	13,280	12,004	14,508	18,272	-20.52	-67.30	
Municipal securities	470,381	515,184	497,973	520,706	564,866	-8.70	-29.40	
Mortgage-backed securities	3,040,632	2,617,424	2,705,854	2,673,250	2,555,781	16.17	58.95	
Asset-backed securities	0	59,741	62,572	60,374	68,473	-100.00	-100.00	
Other debt securities	8,023	0	0	0	0			-100.00
Mutual funds and equity securities	0	0	0	0	0			-100.00
Available-for-sale securities	2,014,870	2,181,766	2,283,993	2,126,506	2,384,746	-7.65	-25.87	
U.S. Treasury securities	306	312	310	454	296	-1.92	52.24	
US agency securities (excluding mortgage-backed securities)	10,555	13,280	12,004	14,508	18,272	-20.52	-67.30	
Municipal securities	470,381	515,184	497,973	520,706	564,866	-8.70	-29.40	
Mortgage-backed securities	1,525,605	1,593,249	1,711,134	1,530,464	1,732,839	-4.25	-20.25	
Asset-backed securities	0	59,741	62,572	60,374	68,473	-100.00	-100.00	
Other debt securities	8,023	0	0	0	0			-100.00
Mutual funds and equity securities	0	0	0	0	0			-100.00
Held-to-maturity securities appreciation (depreciation)	32,412	65,899	48,637	27,907	-10,902	-50.82		
Available-for-sale securities appreciation (depreciation)	53,067	98,327	88,575	42,246	-44,619	-46.03	-41.96	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,203,319	1,955,151	2,149,798	1,326,113	1,084,237	12.69	151.70	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	1,362,300	1,204,835	1,254,144	875,531	905,162	13.07	98.83
NOW, ATS and transaction accounts	596,855	701,027	656,465	432,241	384,226	-14.86	11.18
Time deposits less brokered deposits < \$250K	-156,778	-240,986	-470,845	-35,390	-258,545		
MMDA and other savings accounts	10,804,307	9,833,735	10,681,236	8,331,851	7,796,361	9.87	77.22
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	12,606,684	11,498,611	12,121,000	9,604,233	8,827,204	9.64	65.85
Time deposits of \$250K or more	291,526	372,129	417,184	351,287	363,548	-21.66	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	217,355	143,295	124,809	157,855	203,753	51.68	-55.36
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	100,000	250,000	100,000	350,000	100,190	-60.00	-33.34
Other borrowings w/remaining maturity over 1 year	47,350	31,405	47,350	30,654	30,654	50.77	-92.24
Brokered deposits < \$250K	822,640	1,091,289	1,208,697	1,046,911	1,230,090	-24.62	
Noncore funding	1,478,871	1,888,118	1,898,040	1,936,707	1,928,235	-21.67	-37.15
Trading liabilities	39,837	38,127	34,458	48,343	25,406	4.49	70.85
Subordinated notes and debentures + trust preferred securities	166,547	169,707	168,637	163,418	158,826	-1.86	0.25
Other liabilities	106,401	125,739	155,806	128,086	110,241	-15.38	-16.68
Total liabilities	14,398,340	13,720,302	14,377,941	11,880,787	11,049,912	4.94	40.17
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	2,847	2,847	2,847	2,847	2,847	0.00	0.00
Common surplus	0	0	0	0	0		
Retained earnings	1,443,422	1,330,624	1,376,189	1,300,947	1,232,545	8.48	37.70
Accumulated other comprehensive income	-10,630	23,710	13,393	-15,679	-93,266		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,435,639	1,357,181	1,392,429	1,288,115	1,142,126	5.78	34.31
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,435,639	1,357,181	1,392,429	1,288,115	1,142,126	5.78	34.31
Total liabilities and capital	15,833,979	15,077,483	15,770,370	13,168,902	12,192,038	5.02	39.62
Memoranda							
Non-interest-bearing deposits	4,740,511	4,038,772	4,393,002	3,109,439	2,984,415	17.38	98.21
Interest-bearing deposits	8,980,339	8,923,257	9,353,879	7,892,992	7,436,427	0.64	42.19
Total deposits	13,720,850	12,962,029	13,746,881	11,002,431	10,420,842	5.85	57.57
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,392,429	1,288,115	1,288,115	1,142,126	1,124,040		
Accounting restatements	0	0	0	0	-178		
Net income	102,273	77,077	155,042	156,002	145,924		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	35,040	47,400	79,800	87,600	76,404		
Change in other comprehensive income	-24,023	39,389	29,072	77,587	-51,256		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,435,639	1,357,181	1,392,429	1,288,115	1,142,126		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	43.91	36.32	69	42.05	36.22	59	43.82	36.22	63	46.63	37.78	63	45.44	37.19	62
Commercial and industrial loans	11.89	12.25	55	17.64	14.99	63	14.92	13.52	59	9.66	12.02	39	9.33	12.85	36
Loans to individuals	0.76	3.48	34	0.96	3.53	41	0.85	3.40	37	1.22	4.20	40	1.57	4.31	42
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	3.25	0.21	96	4.23	0.20	96	3.40	0.19	96	4.54	0.24	96	4.77	0.30	95
Other loans and leases.....	5.31	4.22	66	5.68	4.66	63	5.31	4.63	60	6.14	5.01	61	5.80	5	62
Net loans and leases.....	64.33	59.81	62	69.75	63.21	64	67.48	61.58	63	67.35	63.77	48	66.02	63.98	42
Debt securities over 1 year.....	20.22	17.61	62	17.41	14.01	72	17.65	15.55	62	20.61	14.60	81	22.42	14.63	85
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	84.55	78.32	77	87.16	78.43	87	85.12	78.16	73	87.96	79.65	80	88.44	79.97	84
Interest-bearing bank balances	7.10	9.11	40	2.14	6.78	20	4.88	7.51	34	0.62	3.06	18	0.47	3.04	13
Federal funds sold and reverse repos	0.01	0.52	65	0	0.86	60	0.02	0.82	65	0	1.57	52	0	1.66	54
Debt securities 1 year or less	2.07	1.53	70	3.86	1.83	82	3.14	1.68	82	4.21	1.91	83	3.89	1.96	79
Trading assets	0.63	0.60	75	1.11	1.09	74	0.89	1.01	72	0.61	1.19	73	0.15	1.33	55
Total earning assets.....	94.38	91.43	84	94.27	90.72	89	94.04	91.05	87	93.41	89.53	87	92.96	89.74	81
Non-interest cash and due from depository institutions.....	0.86	1.01	37	0.81	1.08	30	1	1.07	44	1.14	1.14	47	1.51	1.21	74
Other real estate owned.....	0	0.02	40	0.01	0.03	46	0.01	0.02	50	0.01	0.03	30	0.02	0.04	36
All other assets.....	4.77	7.50	19	4.92	8.16	11	4.96	7.82	17	5.45	9.27	11	5.53	8.98	16
Memoranda															
Short-term investments	9.19	12.01	41	6	10.58	31	8.04	11.17	41	4.84	7.63	52	4.37	7.80	48
U.S. Treasury securities.....	0	1.08	27	0	0.92	29	0	0.84	35	0	1.03	27	0	1.04	34
US agency securities (excluding mortgage-backed securities)	0.07	0.77	29	0.09	0.48	38	0.08	0.63	34	0.11	0.54	43	0.15	0.69	45
Municipal securities	2.97	1.72	76	3.42	1.45	80	3.16	1.69	76	3.95	1.34	84	4.63	1.62	84
Mortgage-backed securities	19.20	12.97	78	17.36	11.11	85	17.16	11.75	76	20.30	11.44	91	20.96	11.13	91
Asset-backed securities	0	0.38	26	0.40	0.27	75	0.40	0.32	72	0.46	0.28	75	0.56	0.33	78
Other debt securities	0.05	0.52	40	0	0.39	10	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale.....	0.40	0.42	64	0.61	0.48	67	0.29	0.52	46	0.37	0.39	61	0.15	0.30	49
Loans held for investment	64.71	59.85	64	69.94	63.46	63	68.01	61.72	67	67.82	63.50	47	66.76	63.93	44
Real estate loans secured by 1–4 family	9.55	11.69	38	8.13	12.29	33	9.19	11.91	37	8.97	13.29	32	8.73	13.46	30
Revolving	1.03	1.45	48	1.26	1.80	46	1.09	1.66	45	1.61	2.07	48	1.90	2.27	47
Closed-end, secured by first liens	8.33	9.84	43	6.55	9.99	34	7.84	9.81	41	6.92	10.69	30	6.27	10.57	28
Closed-end, secured by junior liens	0.18	0.20	59	0.33	0.26	71	0.26	0.22	72	0.44	0.28	77	0.55	0.31	80
Commercial real estate loans	30.30	22.48	68	29.48	21.90	65	30.44	22.22	67	32.60	22.23	72	31.34	21.58	69
Construction and land development	4.93	3.35	71	3.63	3.32	57	4.58	3.40	66	3.43	3.44	55	3.24	3.51	52
Multifamily.....	5.31	3.31	77	5.65	3.07	85	5.63	3.12	83	6.09	3.01	85	5.02	2.72	84
Nonfarm nonresidential	20.06	14.81	68	20.20	14.50	68	20.23	14.72	69	23.08	14.69	75	23.08	14.44	75
Real estate loans secured by farmland.....	4.06	0.34	97	4.44	0.33	97	4.20	0.33	97	5.06	0.36	97	5.37	0.41	97

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	67.43	59.66	56	59.60	55.37	48	64.16	57.15	55	68.39	57.46	61	67.90	56.49	62
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	14.66	19.82	33	11.53	19.50	26	13.45	19.43	28	13.16	20.75	26	13.04	21.10	25
Real estate loans secured by 1–4 family.....	1.59	2.42	42	1.78	2.79	40	1.59	2.64	41	2.36	3.15	44	2.84	3.50	46
Revolving	13.07	17.22	36	9.75	16.49	28	11.86	16.59	31	10.79	17.39	26	10.20	17.39	22
Closed-end.....	46.53	36.54	65	41.78	32.96	64	44.57	34.63	63	47.81	33.52	74	46.84	32.14	72
Construction and land development.....	7.58	5.50	70	5.15	4.97	57	6.71	5.26	64	5.03	5.09	57	4.84	5.20	53
1–4 family.....	0.59	1.11	49	0.63	0.93	50	0.47	0.93	46	0.78	0.94	52	0.57	1.02	47
Other.....	6.98	4.33	76	4.52	3.90	60	6.24	4.19	71	4.25	4.02	59	4.27	4.05	58
Multifamily.....	8.15	5.34	75	8.01	4.72	83	8.25	4.96	78	8.94	4.69	84	7.51	4.10	84
Nonfarm nonresidential	30.80	24.14	65	28.63	21.76	67	29.61	22.93	65	33.84	22.15	76	34.48	21.40	79
Owner-occupied.....	12.79	8.14	78	11.55	7.38	76	11.88	7.68	75	13.28	7.72	83	14	8.03	84
Other.....	18.01	15.71	58	17.08	14.16	60	17.73	14.95	59	20.56	14.34	71	20.49	13.38	77
Real estate loans secured by farmland.....	6.24	0.59	97	6.29	0.52	97	6.14	0.54	97	7.42	0.55	97	8.03	0.63	97
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	18.26	20.98	48	25	23.90	57	21.84	22.17	53	14.16	19.53	34	13.95	20.32	34
Loans to individuals	1.16	6.28	32	1.35	6.11	36	1.24	6.13	34	1.78	7.13	38	2.35	7.36	41
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	4.99	0.37	95	6	0.31	96	4.98	0.32	95	6.65	0.37	96	7.13	0.46	95
Other loans and leases.....	8.16	8.03	62	8.05	8.93	59	7.77	9.09	58	9.01	9.85	61	8.67	9.66	57
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	456.22	383.17	61	450.37	392.62	53	472.57	381.27	68	449.50	391.26	53	427.81	379.80	54
Real estate loans secured by 1–4 family.....	99.20	124.52	38	87.13	133.24	31	99.06	125.03	39	86.48	138.18	30	82.16	137.84	28
Revolving	10.75	15.53	47	13.47	19.64	44	11.73	17.42	42	15.54	21.26	45	17.89	23.33	46
Closed-end.....	88.45	107.53	41	73.65	112.01	33	87.33	106.14	39	70.94	115.20	30	64.27	112.79	27
Commercial real estate loans	314.80	238.21	70	315.74	237.30	65	328.27	234.65	73	314.23	229.44	67	295.07	219.72	61
Construction and land development.....	51.27	35.52	69	38.89	35.78	59	49.42	35.62	67	33.08	34.95	51	30.51	35.36	50
1–4 family.....	4.02	7.06	51	4.74	6.74	51	3.50	6.34	47	5.13	6.61	54	3.61	7.04	44
Other.....	47.26	28.07	77	34.15	27.86	62	45.93	28.16	75	27.94	27.32	54	26.90	27.26	52
Multifamily.....	55.14	34.78	78	60.50	33.28	85	60.73	32.74	84	58.73	31.04	85	47.31	27.85	83
Nonfarm nonresidential	208.39	157.17	68	216.35	157.33	67	218.11	155.06	68	222.43	152.10	70	217.25	147.22	68
Owner-occupied.....	86.51	52.65	77	87.30	53.29	77	87.50	52.37	78	87.28	53.07	79	88.19	54.89	74
Other.....	121.88	102.08	59	129.05	101.60	62	130.62	100.54	62	135.15	97.41	66	129.06	91.80	66
Real estate loans secured by farmland.....	42.22	3.59	97	47.51	3.50	97	45.24	3.44	97	48.78	3.60	97	50.57	4.02	97
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	123.50	127.07	54	188.91	159.86	60	160.87	139.91	60	93.09	122.02	39	87.89	128.82	34
Loans to individuals	7.85	35.29	35	10.24	38.40	39	9.12	37.47	36	11.72	43.51	37	14.80	42.67	42
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	33.79	2.01	96	45.34	2.03	97	36.68	1.88	96	43.72	2.18	96	44.91	2.72	96
Other loans and leases.....	55.17	46.75	65	60.79	51.14	63	57.26	49.54	62	59.18	52.44	61	54.61	51.79	59
Supplemental															
Non-owner occupied CRE loans / Gross loans	33.75	28.84	59	30.23	26.07	59	32.69	27.32	60	34.54	26.45	66	32.84	24.79	65
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	228.31	187.37	60	228.46	186.18	59	240.79	183.76	64	226.99	178.57	64	206.88	167.93	58
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	314.82	244.59	68	315.76	244.21	63	328.28	240.85	72	314.26	236.10	62	295.07	225.98	60

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	9.19	12.01	41	6	10.58	31	8.04	11.17	41	4.84	7.63	52	4.37	7.80	48
Liquid assets	26.74	28.17	46	18.59	24.60	35	22.16	26.22	40	18.87	22.44	49	19.86	22.72	53
Investment securities	22.29	19.64	59	21.26	16.55	75	20.79	17.85	66	24.83	16.99	81	26.31	17.27	86
Net loans and leases	64.33	59.81	62	69.75	63.21	64	67.48	61.58	63	67.35	63.77	48	66.02	63.98	42
Net loans, leases and standby letters of credit	64.76	60.62	61	70.24	64.12	63	67.91	62.48	65	67.88	64.84	48	66.58	65.07	38
Core deposits	79.62	74.75	59	76.26	68.08	65	76.86	70.67	58	72.93	63.09	70	72.40	62.13	67
Noncore funding	9.34	10.89	54	12.52	16.68	47	12.04	14.13	57	14.71	19.36	44	15.82	21.34	47
Time deposits of \$250K or more	1.84	1.81	60	2.47	2.56	57	2.65	2.11	68	2.67	2.94	52	2.98	2.89	57
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.37	1.20	68	0.95	1.49	53	0.79	1.47	49	1.20	1.94	55	1.67	1.97	60
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.36	0.52	78	0.95	0.52	64	0.78	0.54	61	1.20	0.48	69	1.67	0.54	76
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.63	0.99	60	1.66	2.06	53	0.63	1.24	48	2.66	3.01	50	0.82	3.67	23
Earning assets that reprice within 1 year	33.83	38.93	37	35.15	39.71	35	34.84	39.38	37	34.02	39.29	30	34.02	40.29	30
Interest-bearing liabilities that reprice within 1 year	10.20	7.04	80	13.54	9.42	78	13.76	8.20	82	6.29	10.19	23	16.23	10.01	80
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	23.63	30.25	31	21.61	28.34	32	21.09	29.11	31	27.73	26.63	50	17.79	27.38	31
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.17	-1.82	62	7.49	6.94	52	4.70	3.20	59	11.22	14.45	40	12.94	16.62	43
Net short-term noncore funding dependence	-0.49	-8.21	75	6.91	-2.29	78	4.07	-4.76	79	10.31	3.38	70	11.55	4.66	71
Short-term investment / Short-term noncore funding	104.76	284.81	25	49.88	138.95	21	69.88	184.19	21	34.77	77.77	41	29.95	66.46	38
Liquid assets - short-term noncore funding / Nonliquid assets	24.53	34.02	40	8.06	23.27	26	13.70	28.18	31	6.11	16.97	34	6.58	16.04	36
Net loans and leases / Total deposits	74.24	74.66	50	81.13	82.84	40	77.41	79.43	42	80.61	90.31	26	77.24	90.08	18
Net loans and leases / Core deposits	80.80	81.17	53	91.46	93.70	49	87.79	88.34	57	92.34	103.93	32	91.19	105	30
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.31	0.84	85	5.12	1.82	87	3.65	1.57	80	2.22	0.72	88	-0.92	-0.82	34
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.79	1.94	81	7.64	4.82	81	6.65	4.31	77	3.36	1.36	86	-3.76	-1.98	7
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0				-0.05	
Percent of Investment Securities															
Held-to-maturity securities	42.92	13.42	87	31.95	12.14	81	30.34	11.38	81	34.96	12.67	83	25.66	16.19	66
Available-for-sale securities	57.08	84.66	12	68.05	85.75	18	69.66	87.23	18	65.04	85.40	16	74.34	81.88	33
U.S. Treasury securities	0.01	5.52	28	0.01	5.43	29	0.01	4.72	35	0.01	6.15	26	0.01	6.99	33
US agency securities (excluding mortgage-backed securities)	0.30	4.50	27	0.41	3.23	34	0.37	4.01	31	0.44	3.49	38	0.57	4.02	33
Municipal securities	13.33	8.87	70	16.07	9.39	74	15.19	9.83	72	15.93	7.75	77	17.61	9.16	77
Mortgage-backed securities	86.14	66.59	78	81.64	67.27	68	82.53	66.64	71	81.77	67.43	68	79.68	65.45	69
Asset-backed securities	0	2.05	26	1.86	1.68	74	1.91	1.91	71	1.85	1.66	73	2.13	2.05	73
Other debt securities	0.23	3.17	37	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	9.30	8.69	60	18.14	11.75	76	15.12	10.55	77	16.96	11.86	74	14.79	11.91	72
Debt securities 1 to 5 years	3.49	17.05	18	1.77	18.03	12	2.43	17.03	17	1.04	17.94	7	3.03	19.18	20
Debt securities over 5 years	87.20	72.17	75	80.09	66.01	63	82.45	69.86	64	82	66.02	63	82.18	64.73	72
Pledged securities	62.42	33.87	84	60.99	37.40	81	65.57	35.67	85	40.56	30.57	62	33.80	33.30	54
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	60.94	51.37	62	34.81	146.89	24	98.99	183.32	41	19.60	26.69	54	-2.85	6.77	40
Investment securities	10.10	33.34	29	-1.58	14.17	22	0.29	23.62	17	1.92	11.75	33	6.55	9.42	60
Core deposits	9.64	16.88	24	25.05	25.99	50	26.20	26.88	53	8.80	11.23	54	5.64	7.29	53
Noncore funding	-21.67	-23.76	52	-6.77	-2.41	45	-2	-12.18	64	0.44	6.59	42	-13.83	10.67	13

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	3,077,034	2,846,988	3,029,960	2,671,007	2,439,225
Commit: Secured commercial real estate loans	667,164	639,089	639,506	699,957	454,195
Commit: Unsecured real estate loans	0	0	0	1,594	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	67,809	73,645	68,984	70,315	67,528
Commercial and similar letters of credit	0	1,224	230	1,818	2,181
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	21,853	21,853	21,853	21,853	13,100
Credit derivatives - notional amount (holding company as beneficiary)	51,517	47,571	52,293	32,521	45,741
Credit derivative contracts w/ purchased credit protection-investment grade	73,370	69,424	74,145	54,374	58,841
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	100,000	290,000	132,500	75,000	36,000
Written options contracts (interest rate)	78,306	237,321	112,623	38,242	19,476
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,955,690	3,361,518	3,771,538	2,462,142	2,029,317
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	19.43	22.45	46	18.88	21.74	50	19.21	22.01	48	20.28	23.52	50	20.01	24.05	47
Standby letters of credit	0.43	0.67	46	0.49	0.72	47	0.44	0.71	44	0.53	0.84	46	0.55	0.92	45
Commercial and similar letters of credit	0	0.02	19	0.01	0.02	58	0	0.02	45	0.01	0.02	64	0.02	0.02	63
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.14	0.25	64	0.14	0.39	64	0.14	0.35	63	0.17	0.42	65	0.11	0.52	63
Credit derivatives - notional amount (holding company as beneficiary)	0.33	0.19	77	0.32	0.33	76	0.33	0.30	74	0.25	0.52	73	0.38	0.75	80
Credit derivative contracts w/ purchased credit protection-investment grade	0.46	0.18	82	0.46	0.22	83	0.47	0.25	82	0.41	0.30	78	0.48	0.52	85
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	26.11	49.75	61	25.79	51.68	60	25.47	48.62	58	19.56	68.47	50	17.10	65.81	48
Interest rate contracts	26.11	35.96	64	25.79	36.85	62	25.47	34.36	61	19.56	47.31	52	17.10	43.84	50
Interest rate futures and forward contracts	0.63	5.17	59	1.92	9.28	64	0.84	6.21	53	0.57	10.67	53	0.30	11.40	51
Written options contracts (interest rate)	0.49	1.82	47	1.57	2.30	62	0.71	2.18	47	0.29	2.47	42	0.16	2.16	34
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	24.98	20.67	71	22.29	22.27	64	23.92	20.83	68	18.70	28.86	58	16.64	26.74	62
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	28.72	42.93	38	29.46	41.55	42	29.83	42.82	41	31.20	45.53	42	29.97	44.93	42

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	4,133,996	3,888,839	4,016,661	2,575,384	2,084,793
Interest rate contracts	4,133,996	3,888,839	4,016,661	2,575,384	2,084,793
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	100,000	290,000	132,500	75,000	36,000
Written options	78,306	237,321	112,623	38,242	19,476
Exchange-traded	0	0	0	0	0
Over-the-counter	78,306	237,321	112,623	38,242	19,476
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	3,955,690	3,361,518	3,771,538	2,462,142	2,029,317
Held for trading	3,755,690	3,161,518	3,571,538	2,462,142	1,836,917
Interest rate contracts	3,755,690	3,161,518	3,571,538	2,462,142	1,836,917
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	378,306	727,321	445,123	113,242	247,876
Interest rate contracts	378,306	727,321	445,123	113,242	247,876
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,229,060	3,720,942	3,978,182	2,591,516	2,124,158
One year or less	1,808,990	1,652,321	1,713,213	938,953	750,042
Over 1 year to 5 years	520,578	286,556	376,298	202,128	144,881
Over 5 years	1,899,492	1,782,065	1,888,671	1,450,435	1,229,235
Gross negative fair value (absolute value)	40,024	42,092	35,761	48,477	20,707
Gross positive fair value	103,282	178,406	146,627	82,003	20,276
Held for trading	100,222	167,529	139,478	80,532	18,059
Non-traded	3,060	10,877	7,149	1,471	2,217
Current credit exposure on risk-based capital derivative contracts	88,628	160,906	133,793	46,178	11,372
Credit losses on derivative contracts	60	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	2.42	12.57	38	7.46	12.99	49	3.30	14.05	32	2.91	13.49	36	1.73	12.78	30
Written options	1.89	7.49	33	6.10	8.37	53	2.80	8.18	34	1.48	5.91	34	0.93	6.60	24
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	1.89	7.20	35	6.10	7.94	55	2.80	7.73	37	1.48	5.10	36	0.93	5.49	29
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	95.69	71.23	76	86.44	69.92	61	93.90	68.76	77	95.60	69.75	74	97.34	70.34	82
Held for trading	90.85	40.60	75	81.30	43.50	71	88.92	43.53	74	95.60	44.16	79	88.11	46.31	71
Interest rate contracts	90.85	34.42	86	81.30	37.56	83	88.92	36.62	88	95.60	37.24	92	88.11	38.40	84
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	9.15	59.40	24	18.70	56.50	28	11.08	56.47	25	4.40	55.84	20	11.89	53.69	28
Interest rate contracts	9.15	56.19	24	18.70	54.31	29	11.08	53.82	25	4.40	52.22	20	11.89	50.60	29
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	102.30	91.87	84	95.68	89.91	51	99.04	91.48	68	100.63	93.86	80	101.89	94.47	84
One year or less	43.76	28.05	73	42.49	30.94	70	42.65	32.05	71	36.46	32.17	61	35.98	32.51	64
Over 1 year to 5 years	12.59	26.03	27	7.37	27.26	22	9.37	27.06	22	7.85	30.45	22	6.95	31.16	16
Over 5 years	45.95	30.08	66	45.83	28.48	69	47.02	29.56	71	56.32	28.09	81	58.96	28.71	79
Gross negative fair value (absolute value)	0.97	1.25	45	1.08	1.76	47	0.89	1.55	40	1.88	0.83	87	0.99	0.72	71
Gross positive fair value	2.50	1.68	81	4.59	2.69	83	3.65	2.23	82	3.18	1.19	95	0.97	0.85	61
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.05	58	0.03	0.07	48	0.03	0.07	46	0.04	0.06	73	0.02	0.06	55
Gross positive fair value (X)	0.07	0.07	71	0.14	0.11	70	0.11	0.09	71	0.07	0.07	76	0.02	0.06	50
Held for trading (X)	0.07	0.05	78	0.13	0.08	74	0.10	0.07	75	0.06	0.06	79	0.02	0.05	61
Non-traded (X)	0	0.01	32	0.01	0.02	50	0.01	0.02	46	0	0.01	38	0	0.01	39
Current credit exposure (X)	0.06	0.05	71	0.13	0.08	72	0.10	0.06	74	0.04	0.05	63	0.01	0.04	50
Credit losses on derivative contracts	0	0	93	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.83	0.63	71	1.55	1.03	74	1.25	0.85	74	0.45	0.73	65	0.12	0.53	52

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	129,785	110,232	110,232	108,756	108,873
Gross losses	536	10,057	12,292	6,948	7,702
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,831	1,835	4,522	2,774	6,585
Net losses	-3,295	8,222	7,770	4,174	1,117
Provision for loan and lease losses	-9,841	19,366	27,323	5,650	1,000
Adjustments	0	0	0	0	0
Ending balance	123,239	121,376	129,785	110,232	108,756
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.12	-0.14	44	0.28	0.85	13	0.19	0.51	13	0.04	0.15	21	0.01	0.14
Provision for loan and lease losses / Average loans and leases	-0.18	-0.25	50	0.40	1.37	9	0.27	0.82	8	0.07	0.24	19	0.01	0.24
Provision for loan and lease losses / Net loan and lease losses	298.66	77.32	83	235.54	792.43	15	351.65	487.86	53	135.36	130.58	65	89.53	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.39	37	1.15	1.51	27	1.21	1.58	31	1.23	0.83	84	1.34	0.90
Allowance for loan and lease losses / Total loans and leases	1.20	1.37	39	1.14	1.48	28	1.20	1.55	31	1.23	0.81	84	1.33	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	15.27			7.38	11.83	50	16.70	11.58	78	26.41	8.03	89	97.36	7.54
Allowance for loan and lease losses / Nonaccrual assets	441.70	318.67	77	229.68	321.01	45	251.88	299.17	53	206.28	218.72	64	150.09	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	407.35	260.68	79	210.82	244.42	47	251.77	244.34	61	182.26	151.73	71	149.96	160.51
Gross loan and lease losses / Average loans and leases	0.01	0.22	3	0.21	0.35	45	0.12	0.34	24	0.08	0.28	20	0.09	0.30
Recoveries / Average loans and leases	0.07	0.08	53	0.04	0.07	35	0.04	0.07	34	0.03	0.08	28	0.08	0.09
Net losses / Average loans and leases	-0.06	0.13	2	0.17	0.28	48	0.08	0.27	26	0.05	0.21	24	0.01	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	31.17	16.12	87	26.41	15.46	84	65.08	33.98	88	36.02	36.22	60	52.28	41.30
Earnings coverage of net loan and lease losses (X)	-36.18	4.52	12	13.95	21.56	54	27.97	22.91	71	47.42	24.40	82	158.55	21.75
Net Loan and Lease Losses By Type														
Real estate loans	-0.06	0.03	6	0.15	0.03	93	0.06	0.04	67	0.04	0.01	80	-0.02	0.02
Real estate loans secured by 1-4 family	-0.11	-0.01	2	-0.03	0.01	19	-0.02	0.01	18	-0.03	0.01	17	-0.07	0.01
Revolving	-0.18	-0.05	15	-0.10	0.01	15	-0.02	0.01	31	-0.02	0.02	24	-0.08	0.03
Closed-end	-0.10	-0.01	4	-0.01	0.01	28	-0.02	0	16	-0.03	0	14	-0.06	0.01
Commercial real estate loans	-0.02	0.05	10	0.19	0.03	93	0.08	0.07	64	0.07	0.01	91	-0.02	0.01
Construction and land development	-0.01	0	26	0.01	0	84	0	0	69	0	-0.01	77	0	-0.03
1-4 family	0	0	57	0	0	28	0	0	33	0	0	26	0	-0.01
Other	-0.01	-0.01	23	0.01	0	85	0	0	72	0.01	-0.01	80	0	-0.02
Multifamily	0	0.01	20	0	0	88	0	0	58	0	0	23	-0.23	0
Nonfarm nonresidential	-0.03	0.07	8	0.28	0.05	93	0.12	0.11	66	0.10	0.02	90	0.02	0.02
Owner-occupied	-0.01	0.01	14	0	0.02	16	0.01	0.02	48	0	0.01	27	-0.02	0.01
Other	-0.02	0.06	9	0.28	0.03	96	0.11	0.08	74	0.10	0.01	95	0.04	0.01
Real estate loans secured by farmland	-0.19	-0.01	5	0.15	0.02	90	0.07	0.02	85	0	0.01	74	0.03	0
Commercial and industrial loans	-0.08	0.20	8	0.30	0.46	49	0.19	0.47	34	0.03	0.37	11	0.13	0.31
Loans to individuals	0.78		0.04	1.41	2	0.16	1.13	10	0.39	1.17	23	0.19	1.16	15
Credit card loans		2.18			3.43			2.92			3.11			2.92
Agricultural loans	-0.23	0.03	5	-0.15	0.15	3	-0.18	0.19	3	0.05	0.08	69	0.09	0.15
Loans to foreign governments and institutions	0			0			0			0		0		0
Other loans and leases	0	0.08	50	0.01	0.13	47	0.01	0.15	44	0.03	0.15	44	0.01	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30-89 days past due loans and leases.....		29,851		24,969		19,084		26,701		21,967
90+ days past due loans and leases		2,353		4,727		23		7,043		63
Nonaccrual loans and leases.....		27,901		52,845		51,527		53,439		72,461
Total past due and nonaccrual loans and leases.....		60,105		82,541		70,634		87,183		94,491
Restructured 30-89 days past due		80		60		273		237		312
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		9,657		21,612		13,465		31,473		20,224
Total restructured loans and leases		9,737		21,672		13,738		31,710		20,536
30-89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		11,346		14,641		11,949		26,236		21,613
Other real estate owned.....		762		2,122		1,785		1,141		1,900
Other Assets										
30-89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30-89 days past due loans and leases.....	0.29	0.27	65	0.23	0.36	37	0.18	0.39	23	0.30
90+ days past due loans and leases	0.02	0.10	46	0.04	0.13	50	0	0.12	20	0.08
Nonaccrual loans and leases.....	0.27	0.58	19	0.50	0.61	44	0.48	0.66	40	0.60
90+ days past due and nonaccrual loans and leases.....	0.29	0.73	16	0.54	0.80	32	0.48	0.85	31	0.67
30-89 days past due restructured.....	0	0.01	47	0	0.01	35	0	0.01	50	0
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured.....	0.09	0.12	50	0.20	0.13	70	0.13	0.13	56	0.35
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30-89 days past due assets	0.29	0.27	65	0.23	0.37	37	0.18	0.40	23	0.30
90+ days past due assets	0.02	0.10	46	0.04	0.13	50	0	0.12	18	0.08
Nonaccrual assets	0.27	0.59	19	0.50	0.62	44	0.48	0.67	39	0.60
30+ days past due and nonaccrual assets	0.58	1.04	28	0.78	1.21	32	0.66	1.29	22	0.97
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.19	0.43	20	0.38	0.49	43	0.33	0.52	32	0.46
90+ days past due and nonaccrual assets + other real estate owned	0.20	0.46	16	0.40	0.52	42	0.34	0.55	31	0.47
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.25	0.52	22	0.46	0.56	41	0.42	0.60	31	0.62
Allowance for loan and lease losses	32.53	67.93	21	57.40	65.48	49	50.49	66.66	38	73.53
Equity capital + allowance for loan and lease losses	2.57	4.43	27	4.71	4.83	47	4.31	4.97	43	5.80
Tier 1 capital + allowance for loan and lease losses.....	2.63	5.28	21	4.95	5.98	42	4.48	6.05	34	5.93
Loans and leases + other real estate owned	0.39	0.88	19	0.65	0.92	36	0.61	0.97	28	0.90

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.17	0.24	48	0.21	0.39	36	0.17	0.39	28	0.25	0.38	40	0.33	0.42	46
	90+ days past due		0.03	0.12	54	0.02	0.15	50	0	0.16	14	0.11	0.16	69	0	0.22	12
	Nonaccrual.....		0.29	0.65	22	0.62	0.63	55	0.51	0.76	35	0.71	0.46	76	0.90	0.57	78
Commercial and industrial	30–89 days past due		0.15	0.17	57	0.09	0.23	30	0.26	0.23	67	0.33	0.31	65	0.18	0.30	38
	90+ days past due		0	0.02	16	0	0.03	34	0	0.03	37	0.01	0.05	37	0	0.05	31
	Nonaccrual.....		0.16	0.64	15	0.28	0.75	22	0.18	0.75	16	0.27	0.83	21	0.81	0.76	59
Individuals	30–89 days past due		0.36	0.55	38	0.13	0.58	16	0.32	0.83	24	0.46	0.83	31	0.29	0.84	21
	90+ days past due		0.02	0.07	51	0.02	0.13	42	0	0.14	19	0.01	0.17	38	0.02	0.16	40
	Nonaccrual.....		0.48	0.18	87	0.42	0.22	77	0.40	0.28	74	0.30	0.17	70	0.25	0.23	62
Depository institution loans	30–89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		2.92	0.16	96	1.45	0.31	89	0.10	0.17	67	1.04	0.24	89	0.20	0.17	70
	90+ days past due		0.09	0	93	0.50	0.03	93	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.12	0.69	55	0.83	0.80	68	1.10	0.49	81	1.01	0.67	75	2.19	0.75	84
Foreign governments	30–89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0	0.11	18	0	0.14	12	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.39	0.13	84	0	0.15	16	0.66	0.15	89	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.11	0.35	24	0.26	0.60	33	0.44	0.65	42	0.46	0.67	39	0.59	0.71	53
	90+ days past due	0.04	0.27	55	0.08	0.29	58	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.48	0.82	34	0.73	0.84	52	0.83	0.89	58	0.77	0.73	61	0.78	0.86	56
Revolving	30–89 days past due	0.20	0.29	40	0	0.40	6	0.33	0.48	41	0.15	0.45	20	0.14	0.50	17
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	1.22	1.05	73	0.02	1.27	12	0.04	1.13	13	0.01	1	11	0.71	1.17	56
Closed-end	30–89 days past due	0.10	0.36	24	0.31	0.61	41	0.45	0.65	40	0.52	0.70	46	0.71	0.75	58
	90+ days past due	0.04	0.29	55	0.10	0.33	62	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.39	0.77	29	0.86	0.81	62	0.94	0.87	61	0.94	0.70	73	0.80	0.84	55
Junior lien	30–89 days past due	0.01	0.01	73	0.01	0.02	58	0.07	0.02	93	0.03	0.02	73	0.10	0.03	93
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.07	0.04	75	0.20	0.05	95	0.17	0.04	94	0.30	0.04	96	0.21	0.06	89
Commercial real estate	30–89 days past due	0.16	0.14	63	0.10	0.23	40	0.10	0.26	40	0.17	0.18	56	0.25	0.17	71
	90+ days past due	0.03	0.01	79	0.01	0.02	64	0	0.02	23	0.16	0.03	91	0	0.03	20
	Nonaccrual	0.16	0.52	21	0.23	0.43	35	0.20	0.62	21	0.23	0.23	60	0.53	0.28	84
Construction and development	30–89 days past due	0	0.12	18	0.20	0.24	61	0.09	0.28	46	0.25	0.28	63	0.11	0.21	43
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.01	0.36	32	0.15	0.25	58	0.01	0.41	27	0.05	0.20	41	0.19	0.19	65
1–4 family	30–89 days past due	0	0.02	33	0.14	0.04	84	0.09	0.03	81	0.17	0.06	84	0.06	0.06	66
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0.13	0.04	87	0	0.03	27	0	0.02	30	0.09	0.02	85
Other	30–89 days past due	0	0.07	21	0.06	0.17	54	0	0.22	13	0.07	0.20	54	0.05	0.13	48
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.29	35	0.02	0.18	36	0.01	0.35	30	0.05	0.17	47	0.10	0.15	58
Multifamily	30–89 days past due	0.06	0.06	73	0	0.08	24	0	0.09	22	0.11	0.08	74	0	0.10	39
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.05	0.14	57	0	0.08	17	0.06	0.11	55	0.05	0.05	65	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.22	0.14	75	0.11	0.20	47	0.14	0.23	52	0.18	0.14	65	0.32	0.17	82
	90+ days past due	0.04	0.01	81	0.02	0.02	71	0	0.02	26	0.23	0.03	93	0	0.03	21
	Nonaccrual	0.22	0.66	23	0.31	0.55	39	0.28	0.80	24	0.31	0.28	61	0.70	0.30	85
Owner Occupied	30–89 days past due	0.03	0.04	53	0.03	0.07	39	0.01	0.07	21	0.10	0.07	68	0.02	0.09	17
	90+ days past due	0	0	34	0.01	0.01	81	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.12	0.25	37	0.13	0.24	35	0.14	0.27	31	0.11	0.16	46	0.07	0.17	29
Other	30–89 days past due	0.19	0.09	80	0.08	0.11	62	0.13	0.14	64	0.08	0.07	66	0.30	0.07	93
	90+ days past due	0.04	0.01	89	0	0.01	73	0	0.01	33	0.23	0.01	95	0	0.01	31
	Nonaccrual	0.10	0.40	32	0.18	0.24	53	0.15	0.44	33	0.19	0.10	76	0.63	0.13	94
Farmland	30–89 days past due	0.36	0.11	82	0.84	0.31	79	0.09	0.11	68	0.41	0.23	77	0.39	0.25	73
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.88	1.10	65	3.01	1.24	80	2.05	1.13	76	3.68	0.84	91	3.25	1.23	84
Credit card	30–89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	285	285	285	285	285										
Retained earnings	1,443,422	1,330,624	1,376,189	1,300,947	1,232,545										
Accumulated other comprehensive income (AOCI)	-10,630	23,710	13,393	-15,679	-93,266										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,433,077	1,354,619	1,389,867	1,285,553	1,139,564										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	103,071	104,499	103,785	105,212	106,640										
Accumulated other comprehensive income-related adjustments	-10,630	23,710	13,393	-15,679	-93,266										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,340,636	1,226,410	1,272,689	1,196,020	1,126,190										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,340,636	1,226,410	1,272,689	1,196,020	1,126,190										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	60,000	60,000	60,000	60,000	60,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	60,000	60,000	60,000	60,000	60,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	60,000	60,000	60,000	60,000	60,000										
Tier 1 Capital	1,400,636	1,286,410	1,332,689	1,256,020	1,186,190										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	65,376	88,843	66,631	83,812	99,532										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	131,045	128,798	134,010	117,755	116,562										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	196,421	217,641	200,641	201,567	216,094										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	196,421	217,641	200,641	201,567	216,094										
Exited advanced approach tier 2 capital															
Total capital	1,597,057	1,504,051	1,533,330	1,457,587	1,402,284										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	15,824,215	14,894,303	15,712,944	13,066,577	12,200,969										
Less: Deductions from common equity tier 1 capital	103,071	104,499	103,785	105,212	106,640										
Less: Other deductions	-54,159	-50,095	-53,784	-50,713	-61,636										
Total assets for leverage ratio	15,775,303	14,839,899	15,662,943	13,012,078	12,155,965										
Total risk-weighted assets	10,720,536	10,400,023	10,717,022	10,185,019	9,323,995										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.51	12.66	56	11.79	11.98	50	11.88	12.35	47	11.74	12.11	47	12.08	12.09	59
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	13.07	13.44	54	12.37	12.72	50	12.44	13.08	45	12.33	12.78	50	12.72	12.85	58
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.90	15.42	45	14.46	14.77	55	14.31	15.23	40	14.31	14.36	61	15.04	14.45	69
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.88	9.11	47	8.67	9.03	41	8.51	9.13	35	9.65	9.76	54	9.76	9.71	52
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			6,012			6,118			16,749			16,020				15,440	-1.73	11.56
Other insurance activities income			6,012			6,118			16,749			16,020				15,440	-1.73	11.56
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			166,775			162,533			163,915			162,146				160,833	2.61	12.98

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	2	0.37	90	2.09	0.39	91	2.82	0.41	92	3.02	0.47	92	2.99	0.47	92			
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.94	11.54	43	11.55	11.35	48	11.21	11.03	48	11.87	11.51	50	12.42	10.22	57			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets.....		3.19			5.10			2.04			12.40			3.24	
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		50,008	48,049	88,066	81,119	90,164	4.08	-23.08
Dividends		50,000	48,000	88,000	80,900	90,000	4.17	-23.08
Interest		8	49	66	219	164	-83.67	-33.33
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		3,017	4,662	6,680	1,347	4,333	-35.29	48.26
Dividends		3,017	4,531	6,549	1,077	4,052	-33.41	60.22
Interest		0	131	131	270	281	-100.00	-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		53,025	52,711	94,746	82,466	94,497	0.60	-20.91
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	1	4	13	0	-100.00	-100.00
Total operating income		53,025	52,712	94,750	82,479	94,497	0.59	-20.93
Operating Expenses								
Personnel expenses		12	1,694	3,679	3,295	3,077	-99.29	-99.18
Interest expense		1,701	2,094	3,820	5,485	5,236	-18.77	65.63
Other expenses		8,424	8,336	18,687	7,707	4,999	1.06	225.50
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		10,137	12,124	26,186	16,487	13,312	-16.39	99.59
Income (loss) before taxes		42,888	40,588	68,564	65,992	81,185	5.67	-30.81
Applicable income taxes (credit)		-2,779	-3,295	-6,974	-4,568	-3,841		
Extraordinary items								
Income before undistributed income of subsidiaries		45,667	43,883	75,538	70,560	85,026	4.07	-28.63
Equity in undistributed income of subsidiaries		56,606	33,194	79,504	85,442	60,898	70.53	
Bank subsidiaries		57,771	36,891	81,818	83,579	58,978	56.60	
Nonbank subsidiaries		-1,165	-3,697	-2,314	1,863	1,920		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		102,273	77,077	155,042	156,002	145,924	32.69	77.11
Memoranda								
Bank net income		107,771	84,891	169,818	164,479	148,978	26.95	84.27
Nonbank net income		1,852	834	4,235	2,940	5,972	122.06	-13.98
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,438,416	88.14	1,370,436	87.99	1,405,584	87.96	1,294,152	1,127,181	4.96	31.61
Common and preferred stock		1,431,854	87.74	1,363,874	87.57	1,399,027	87.55	1,287,595	1,118,534	4.98	31.80
Excess cost over fair value		6,557	0.40	6,557	0.42	6,557	0.41	6,557	6,557	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		5	0	5	0	0	0	0	2,090	0.00	25.00
Investment in nonbank subsidiaries		44,014	2.70	44,203	2.84	47,574	2.98	54,570	61,307	-0.43	-23.74
Common and preferred stock		44,014	2.70	44,203	2.84	45,179	2.83	47,899	54,321	-0.43	-12.16
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	6,671	6,951		-100.00
Other receivables		0	0	0	0	2,395	0.15	0	35		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		118,637	7.27	112,165	7.20	112,456	7.04	103,769	116,840	5.77	42.02
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		30,870	1.89	30,687	1.97	32,367	2.03	25,448	22,465	0.60	3.68
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		1,631,937	100.00	1,557,491	100.00	1,597,981	100.00	1,477,939	1,327,793	4.78	29.11
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		104,691	6.42	107,851	6.92	106,781	6.68	101,562	96,970	-2.93	0.39
Other liabilities		23,522	1.44	21,306	1.37	28,744	1.80	25,481	23,567	10.40	11.27
Balance due to subsidiaries and related institutions		68,085	4.17	71,153	4.57	70,027	4.38	62,781	65,130	-4.31	-2.24
Total liabilities		196,298	12.03	200,310	12.86	205,552	12.86	189,824	185,667	-2.00	0.63
Equity Capital		1,435,639	87.97	1,357,181	87.14	1,392,429	87.14	1,288,115	1,142,126	5.78	34.31
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		2,847	0.17	2,847	0.18	2,847	0.18	2,847	2,847	0.00	0.00
Common surplus		0	0	0	0	0	0	0	0		
Retained earnings		1,443,422	88.45	1,330,624	85.43	1,376,189	86.12	1,300,947	1,232,545	8.48	37.70
Accumulated other comprehensive income		-10,630	-0.65	23,710	1.52	13,393	0.84	-15,679	-93,266		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		1,631,937	100.00	1,557,491	100.00	1,597,981	100.00	1,477,939	1,327,793	4.78	29.11
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		61,856	3.79	61,856	3.97	61,856	3.87	61,856	61,856	0.00	-3.43
Notes payable to subsidiaries that issued TPS		60,000	3.68	60,000	3.85	60,000	3.75	60,000	60,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		4,691	0.29	7,851	0.50	6,781	0.42	1,562	0	-40.25	-16.65
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	14.48	12.64	68	11.71	4.33	91	11.44	7.29	86	12.98	9.68	85	13.11	10.40	81
Bank net income / Average equity investment in banks	15.22	12.37	73	12.81	4.55	90	12.53	7.45	87	13.49	10.51	82	13.15	11.19	72
Nonbank net income / Average equity investment in nonbanks	8.23	13.40	47	3.57	7.01	50	9.19	9.75	60	6.20	7.89	58	10.84	7.10	73
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	105.38	96.24	78	110.14	91.35	63	109.53	88.16	78	105.43	82.22	69	102.09	82.56	46
Nonbank net income / Parent net income	1.81	3.10	65	1.08	6.35	56	2.73	3.59	64	1.88	5.93	65	4.09	3.78	75
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	13.67	16.87	53	14.76	20.37	57	14.76	20.06	54	14.74	20.43	61	16.26	20.88	60
Total debt / Equity capital	7.29	11.60	47	7.95	14.50	53	7.67	14.41	46	7.88	14.31	54	8.49	14.69	55
Total debt + notes payable to subs that issued TPS / Equity capital	11.47	13.82	49	12.37	16.78	54	11.98	16.67	50	12.54	16.36	59	13.74	17.10	57
Total debt + Loans guaranteed for affiliate / Equity capital	7.29	11.69	46	7.95	14.81	52	7.67	14.68	45	7.88	14.56	53	8.49	15.14	54
Total debt / Equity capital – excess over fair value	7.33	11.71	47	7.99	14.64	53	7.70	14.52	46	7.92	14.51	54	8.54	14.81	55
Long-term debt / Equity capital	7.29	11.05	48	7.95	13.39	53	7.67	13.56	47	7.88	13.04	57	8.49	13.37	56
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0.33	0.06	89	0.58	0.05	92	0.49	0.06	89	0.12	0.05	88	0	0.14	39
Excess cost over fair value / Equity capital	0.46	0.09	89	0.48	0.09	89	0.47	0.08	89	0.51	0.12	88	0.57	0.12	90
Long-term debt / Consolidated long-term debt	48.94	39.10	54	53.63	29.33	73	49.44	34.67	62	52.33	28.44	74	51.18	28.63	72
Double Leverage															
Equity investment in subs / Equity capital	103.26	103.07	53	104.23	103.11	60	104.19	102.81	62	104.19	103.22	57	103.26	103.10	55
Total investment in subs / Equity capital	103.26	108.26	44	104.23	110.49	46	104.36	110.16	48	104.71	111.07	45	104.06	112.48	44
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.23	0.25	49	0.37	0.67	48	0.38	0.47	52	0.35	0.36	54	0.26	0.35	52
Equity investment in subs – equity cap / Net income-div (X)	0.35	0.83	28	0.97	3.93	36	0.78	1.82	30	0.79	1.22	42	0.54	1.22	30
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	123.52	138.64	51	94.09	143.95	28	95.98	136.59	25	83.66	177.68	13	109.62	162.34	29
Cash from ops + noncash items + op expense / Op expense + dividend	112.67	130.64	47	88.68	154.33	28	97.23	147.24	19	84.24	190.27	10	107.84	174.91	21
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	113.68	103.17	63	114.11	148.07	59	108.20	134.08	46	87.48	116.34	18	109.85	103.19	63
Pretax operating income + interest expense / Interest expense	2,621.34	1,479.01	80	2,038.30	2,733.67	68	1,894.87	2,016.32	73	1,303.14	1,968.54	51	1,650.52	2,898.75	64
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,996.02	1,667.11	73	1,428.14	1,374.36	69	1,375.61	1,539.23	64	923.15	1,632.83	40	1,171.47	1,369.37	57
Dividends + interest from subsidiaries / Interest expense + dividends	144.32	153.06	55	106.50	169.52	38	113.31	150.43	37	88.59	210.80	12	115.75	188.90	26
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	21.80	41.77	44	9.82	27.95	42	22.86	35.64	59	99.87	57.11	85			33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.54	3.64	81	7.55	3.69	76	7.18	3.85	75	6.85	2.64	80	8.49	2.61	83
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.30	1.79	63	0.33	2.90	64	0.33	2.66	65	0.46	5.62	61	0.61	5.50	60
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	76.73	78.46	58	108.01	73.92	79	105.64	81.10	79	124.15	57.84	89	89.86	57.26	78
Dividends declared / Net income	34.26	25.30	69	61.50	60.26	56	51.47	42.29	64	56.15	33.08	89	52.36	27.33	88
Net income – dividends / Average equity.....	9.52	9.64	57	4.51	1.15	75	5.55	4.14	68	5.69	6.46	42	6.25	7.33	36
Percent of Dividends Paid															
Dividends from bank subsidiaries	142.69	139.49	55	101.27	166.94	38	110.28	132.17	42	92.35	178.13	23	117.79	157.73	37
Dividends from nonbank subsidiaries	8.61	3.97	80	9.56	3.69	84	8.21	3.41	80	1.23	7.53	59	5.30	7.13	74
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	151.30	193.08	50	110.82	205.70	36	118.48	174.85	33	93.58	260.40	11	123.10	215.26	24
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	46.39	36.56	62	56.54	82.59	37	51.82	60.28	45	49.19	66.55	33	60.41	60.71	52
Interest income from bank subsidiaries.....	0.01	0.11	56	0.06	0.58	56	0.04	0.36	53	0.13	0.54	62	0.11	0.52	63
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	46.40	38.35	61	56.60	98.26	34	51.86	62.88	45	49.32	69.36	29	60.52	63.43	50
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	162.90	54.17	85	543.29	52.25	97	154.64	56.39	88	36.63	82.95	43	67.85	51.40	60
Interest income from nonbank subsidiaries.....	0	2.35	32	15.71	7.62	78	3.09	7.38	72	9.18	20.25	65	4.71	18.56	58
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	162.90	76.16	81	558.99	78.35	96	157.73	79.84	83	45.82	150.41	27	72.56	99.33	44
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	94.30	67.82	52	91.06	66.84	48	92.88	69.76	48	98.09	67.32	70	95.24	65.18	58
Interest income from bank subsidiaries.....	0.02	0.39	53	0.09	1.06	55	0.07	0.63	53	0.27	0.80	63	0.17	0.92	62
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	94.31	81.78	39	91.15	81.90	33	92.95	82.20	34	98.35	78.80	55	95.41	74.20	43
Dividends from nonbank subsidiaries	5.69	2.67	83	8.60	2.05	86	6.91	1.95	85	1.31	2.65	64	4.29	2.57	78
Interest income from nonbank subsidiaries.....	0	0.35	37	0.25	1.11	79	0.14	0.73	78	0.33	1.19	76	0.30	2.32	72
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	5.69	6.48	76	8.84	6.25	78	7.05	4.70	77	1.63	7.29	55	4.59	7.64	70
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	59.08	28.31	79	57.35	33.86	73	57.93	27.08	78	60.90	28.33	77	63.79	26.53	78